

**IN THE UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA
(WILKES-BARRE)**

**IN RE: JOHN CHARLES SPRATLEY, JR.
AKA JOHN CHARLES SPRATLEY
AKA JOHN SPRATLEY AND
JOSELYN WATERS
AKA JOSELYN SPRATLEY
AKA JOSELYN WATERS- SPRATLEY
DEBTORS.**

**CASE NO.: 5:17-bk-03977-MJC
CHAPTER 13
JUDGE: MARK J. CONWAY**

**HSBC BANK USA, NATIONAL ASSOCIATION, AS
TRUSTEE FOR ACE SECURITIES CORP. HOME
EQUITY LOAN TRUST, SERIES 2005-HE4 ASSET-
BACKED PASS-THROUGH CERTIFICATES,
SERIES 2005-HE4
MOVANT,**

**VS.
JOHN CHARLES SPRATLEY, JR. AND JOSELYN
WATERS, DEBTORS AND
JACK N. ZAHAROPOULOS, TRUSTEE,
RESPONDENTS,**

**POST-PETITION PAYMENT HISTORY NOTE AND MORTGAGE
DATED APRIL 20, 2005**

Mortgage Recorded on April 25, 2005, in Monroe County, PA, in Book 2223 at Page 219.

Property Address:

Box 198 Road 1 Cranberry Creek Road, Cresco, PA 18326

Mortgage Servicer

HSBC Bank USA, National Association, as Trustee for Ace Securities Corp. Home Equity Loan Trust, Series 2005-HE4 Asset-Backed Pass-Through Certificates, Series 2005-HE4

Post Petition mailing address for Debtor to send payments:

Shellpoint Mortgage Servicing
P.O. Box 10826
Greenville, SC 29603-0826
(800) 365-7107

Mortgagor/Debtor:

John Charles Spratley, Jr. and Joselyn Waters

Payments are contractually due:

Monthly X Semi-Monthly ____ Bi-Weekly ____ Other ____

Monthly Payment is comprised of:

Principal & Interest	\$2,586.32
Escrow	\$ 902.88
Insurance	\$ 0.00
Late Charge	\$ 0.00
Other:	\$ 0.00
TOTAL	\$3,489.20

POST-PETITION PAYMENTS Petition was filed on September 26, 2017

TOTAL NUMBER OF POST-PETITION PAYMENTS PAST DUE: 36 as of 12/15/2021

TOTAL AMOUNT OF POST-PETITION ARREARS: \$111,880.69 as of 12/15/2021

Date: December 30, 2021

Daniella Banks
Mortgage Company

Daniella Banks
(Print Name and Title)
Bankruptcy Manager